



PATENT APPLICATION

IFW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Frank CUYPERS

Group Art Unit: 3625

Application No.: 10/531,459

Examiner: M. GART

Filed: April 14, 2005

Docket No.: 123512

For: SYSTEM AND METHOD FOR AUTOMATED EXPERIENCE RATING AND/OR LOSS
RESERVING

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR §1.56, the attention of the Patent and Trademark Office is hereby directed to the reference(s) listed on the attached PTO-1449. Unless otherwise indicated herein, one copy of each reference is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the reference(s) be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

- ☒ 1. This Information Disclosure Statement is being filed (a) within three months of the U.S. filing date of this non-CPA application, OR (b) before the mailing date of a first Office Action on the merits in the present application. No certification or fee is required.
- ☒ 2. The reference was cited in a counterpart foreign application.

Respectfully submitted,

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Date: December 15, 2005

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Sheet 1 of 1

Form PTO-1449 (REV. 8-83)		US Dept. of Commerce PATENT & TRADEMARK OFFICE		ATTY DOCKET NO. 123512		APPLICATION NO. 10/531,459	
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)				APPLICANT(S) Frank CUYPERS			
				FILING DATE April 14, 2005		GROUP 3625	
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS	
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)							
	1	M. DUHOUX et al.; Improved long-term temperature prediction by chaining of neural networks; Improved long-term temperature prediction by chaining of neural networks; International Journal of Neural Systems; XP-002352477					
EXAMINER					DATE CONSIDERED		
Examiner: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

Date: December 15, 2005